

# THE MILLIONAIRE MORNING

*The morning mindset, habits,  
and routines of **millionaires***

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NEW YORK TIMES BESTSELLING AUTHOR

# The Millionaire Morning

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and routines of millionaires

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# Dedication

To all the dreamers, change makers and action takers. This is your moment; now go out there and do something great!

# **INTRO**

## **How I Went from Broke to “Rich”**

In 2007, I was broke, living on my sister's couch, and I had no idea how to make any money.

I was terrified because I was in my early twenties, and I'd never had a real job before. On top of that, I had just lost my dream job of playing professional football to a career ending wrist injury.

I didn't have an entrepreneurial bone in my body.

My dad paid for my college education and my training as an athlete, so the only jobs I had growing up were as a paperboy, golf course greens mower, truck driver, and then club bouncer on the weekends at a bar when I was in college.

The most I made in a week was \$250.

I made that much playing professional football in the Arena League, and even when I was a truck driver working 6 hours a day, I still made the same amount.

Life wasn't glamorous by any means. It got pretty old eating Hot Pockets, chicken patties, ramen noodles and mac and cheese every day as well.

Being broke meant I couldn't afford my own apartment. For nearly two years my sister let me live rent free on her couch.

People paid for my meals and any entertainment when I wanted to go out, and I knew this wasn't the life I wanted for myself. I didn't want to live the rest of my life poor, but I had no clue how to make money.

No one taught me this growing up.

There was no class in school that showed me.

The topic of money always was so "hush-hush" in my family that no one was open about it, so it seemed like a bad thing when people had money.

I hated the feeling when others paid for my meals; I couldn't go out with friends and traveling anywhere was always out of the picture.

I always looked for the cheapest flights on Southwest, and even those I couldn't afford if I wanted to go anywhere. Even taking a Greyhound bus for \$39 was a lot for me.

I knew my current lifestyle wasn't working, and I needed to figure out how to make more money, so I started to study the rich to learn how rich people think.

At a low point while on my sister's couch, a mentor recommended I go on LinkedIn to look for opportunities.

After several months I got pretty good at using the platform and began coaching other people how to use it.

That led to the beginnings of a business which then led to me finally making some money.

From there I discovered online business, and how to sell my services and products digitally: I finally saw the possibility of making money in a way that would work for me.

## **The Biggest Challenges to Making Money**

Fast forward a few years and I'd made my first million dollars (after working 18 hour days non-stop).

I'd also gained a substantial social media following (after teaching social media marketing for a few years).

One day, I posted a question to my audience saying, "What's the biggest challenge you face mentally, emotionally or physically in earning more income or making more money in general?"

These were the top 10 responses (and in my mind, excuses) from people struggling to make more money:

### **1. Education/Training**

You feel you need to have the best grades, the right degrees, and the right training to have the tools to make more money.

#### **(Rich Mindset Response)**

This is BS. Many billionaires and financially successful people dropped out of college or even high school. John D. Rockefeller, Henry Ford, and Richard Branson are just a few examples. They weren't taught how to become rich but they learned how based off of curiosity and a desire to learn. I have

a Sports Management degree, and it took me 7 years to complete college. No one taught me how to start or grow a business, but out of curiosity, I found the information online and from mentors and turned my findings into action.

## **2. No Time**

You are working so much, then come home to cook, clean, and be with family or workout that it feels as if there's no extra time to make more money.

### **(Rich Mindset Response)**

This is a challenge for some, I get it. No one said making money is easy. But if you are watching T.V. at all during the day, or spending time watching cat videos on YouTube, or comparing yourself to everyone on Instagram and spending 3-4 hours a day on anything that isn't serving you in making more money, then you are lying to yourself. You HAVE time, you are just choosing to do the "safe" thing instead of something that's uncomfortable for you, and that's why you are broke.

## **3. Focus/Direction**

You have tons of ideas but aren't sure where to start or which direction to go.

### **(Rich Mindset Response)**

This comes from a lack of vision and fear of either missing out on an opportunity or fear that you will fail when you take

action on one of them. Start with ONE THING and take action on this thing. When I started out I had a ton of ideas also, but I saw an opportunity teaching people how to use LinkedIn since there was a big need for it at the time. I went ALL IN on that one thing and figured out every way I could make money around it until I had the money I needed to get to the next step.

## 4. Knowing What To Do

You may have the big idea for a product or a business, but you don't know how to get it started with all the tech, branding, marketing and legal documents. You get overwhelmed and allow for this "not knowing" to consume your days, which then turns into years of you always talking about launching something but it never actually happening.

### (Rich Mindset Response)

I started out with no degree, no experience, and had no clue what I was doing. The beautiful thing is we have Google, podcasts, books, YouTube and so many free tools to research all the answers we need! There are no more excuses; all the information is available for us right now in almost any format you want to learn from.

## 5. No Resources/Team

It takes money to make money right? You need an investor to give you the funds to launch your idea? You don't have the team of people to help you get started and no money to pay them?

## **(Rich Mindset Response)**

I never had any of this when I started out broke on my sister's couch, and lots of other people didn't either. Now people are making millions from a simple concept: crowdfunding. Start with the concept, post it online, and see if people will pay for it. When they do then you can start using that money to produce the idea. Millions of people have done this from traditional and nontraditional models, and you can as well!

## **6. Fear of the Unknown**

Life is scary. What if I fail? What if I look bad? What if everyone who said I wouldn't amount to anything is right? What if I lose friends in the process? More importantly... what if I succeed and my wildest dreams come true?

## **(Rich Mindset Response)**

Ahh yes, I was terrified of everything when I started out. But you know one thing I overcame? Being sick and tired of being sick and tired! At some point you need to put your big boy and girl pants on and look your fears in the face and say, "BRING IT ON! You don't have anything on me!" Fear is simply your ego getting in the way of making and achieving what you want. Now go get it!

## **7. Self-Worth / Belief**

Most people don't believe they are worthy of making more and don't believe in themselves. Why should I

make this much and achieve these things?

### **(Rich Mindset Response)**

These scarcity conversations and lack of belief won't bring money your way. So if you continue with them, then you will be broke until you stop. If you don't ask for more of what you want, then you won't get it. I lost my only childhood dream, was recovering from surgery, humiliated sleeping on my sister's couch, broke, young, uneducated, lacking experience -- but at some point I stopped doubting myself and started taking action. You need to master the skills and start building confidence in yourself so the belief is more than just inflated self talk, but it's real life truth!

## **8. Money is Bad**

Most people don't want to be "greedy" or they feel that money is bad. If they have money then they won't be a good person.

### **(Rich Mindset Response)**

Maybe you grew up in a family that meant well, but the conversations, body language and energy that came out around the topic of money always made you feel bad about it. Therefore you've never felt comfortable thinking about and talking about money in a positive way. I grew up with that same feeling because we were always struggling early on. The moment I realized I was holding a negative energy around money was the moment everything started to open up. Money comes to you when you are ready for it, but it won't come to you if you can't talk about it in a positive way.

## 9. Self-Sabotage

I hear this a lot. When people make money they spend it too fast, don't know what to do with it or feel guilty because their friends and family aren't making it. Maybe their family is starting to make them feel bad about having it or asking for financial support. They don't want to carry that burden so they start to self-sabotage and make poor decisions.

### (Rich Mindset Response)

Money is an entirely different language. Making it is one part of the conversation, but we must always be educating ourselves on how to make it, invest it, grow it and save it, and if we aren't always learning then we will self sabotage. When we focus on fear about having money, we will lose it. Find ways to learn about it as you earn, and it will support you in not sabotaging it!

## 10. Connections

A lot of people say they can't make money because they don't have the right relationships. The only way to get rich is to have rich friends and then you'll get there.

### (Rich Mindset Response)

I'm a firm believer that who you spend the most time with inspires you to live a similar lifestyle, but you don't need to be around rich people to make more money. I was hanging out with poor college kids when I first started. But building rela-

tionships with people who got to the top did help me, and I was able to get there over time. You must be willing to add massive value and not try to get anything out of these relationships; otherwise people will always give their attention to someone else.

There are many reasons why people find it hard to make more money and become financially abundant. The fact of the matter is, all of these excuses why people don't make more money are simply that -- excuses!

I gave an example of how I overcame each one of these when I could have easily stayed broke, and there are countless examples of people all over the world of every age, race, and experience level who have overcome them as well.

Is it easy? No. Learning how to master anything takes time and hard work, especially at first when you are breaking old habits and establishing new ones. But this is what is required of you to get from where you are to create bigger financial results for yourself. It's your decision. Stay stuck or build your financial empire by overcoming your biggest challenges.

Which of the above challenges do you face the most? Tag me on your Instagram story @lewishowes with a photo or video of this book and let me know so we can connect.

No more fooling yourself. It's time to make a change in your life in order to create change in your bank account!

# Let's go!

# CHAPTER 1

## Mindset of the Rich

### Poor Thinking vs. Rich Thinking

I remember what it was like starting out, being so poor, where it felt there was no way out.

It was like a prison. I was trapped, needing others to support me financially without understanding how I would get out of this prison.

It felt like it was a life sentence and that I'd never make money unless . . .

1. I worked a job I hated and had to sell my soul
2. I won the lottery
3. I got lucky with some crazy investment
4. Someone died in my family and passed on their money

Essentially I didn't see a world where I could make my own money on my terms, let alone ever have one million dollars in my bank account.

Today, not only have I generated tens of millions in sales for my businesses, but I have more than 7 figures in my account. It didn't happen overnight, and it took an attitude shift and way of thinking I never had before around money--making it, investing it and keeping it.

The first step?

## **Talk about money!**

Growing up no one talked about money in a positive way.

Think about your own life -- does your family openly talk about how much they make, how much they want to make, how much things cost that they own, etc?

Or do they not tell you how much their salary is, or how much commission they made, or how much their home costs, or even what they want to make?

None of my family or friends did growing up and we were poor, always living in scarcity, wearing hand me downs, feeling stress about money and not having enough.

I remember when I turned 14 my dad started openly talking about money more, and he started making more. A LOT MORE!

## **You can't attract more money into your life if you are scared of it!**

You can start taking action right now by talking freely about the topic of money. Make it something you feel excited about and are comfortable with.

Talking about it like it's something you are ashamed of and scared of won't bring more of it to your life.

The first step is to find someone in your life who is comfortable talking about money. This could be a friend, family member or a peer.

If your friends or family don't like talking about it, ask them why. Make a request to have more money conversations and see if you can ask more questions.

Here are a few questions you can start by asking:

- What portion or percentage of your income do you put toward your monthly bills (rent or mortgage and utilities)? Why?
- How much money do you save each month? Why?
- How do you invest the money you save each month?
- What type of things do you save for? Trips? 401k? Roth IRA? Why?

Some people may feel uncomfortable and won't want to answer these questions or have this discussion, so make sure to find people who are open to talking more freely so you can understand how money works.

Reading this book and thinking about it in a creative way is a great start!

You must first change your mindset around the topic. When you receive money or make it, you shouldn't be scared of it or hoard it.

You should treat money like a great friend. Be comfortable around it, talk openly and honestly with it, and allow it to flow in and out of your life.

If you look at it like it's an enemy, then it will only show up that way in your life and you'll always resist it.

Think about it differently, open your mind to it, and allow it to flow in.

## CHAPTER 2

# Create a Clear Money Vision

So many people say they want to make more money, or they are frustrated they don't have enough, but do you actually know how much you want to make?

Most people say they just want "more." They don't say "I want to make \$5,000 in the next 14 days by 5pm on the last day."

You must be specific with how much you want to make and by when if you want to set yourself up to win.

You're going to start to measure and get very clear on your Money Vision.

I'll walk you through a more specific financial goal setting exercise in chapter 8, but right now, I want you to think about your Money Vision.

Your Money Vision is a single and defined clear financial goal that you set for yourself.

When I was broke on my sister's couch, I remember setting a goal that seemed so hard to do, but I knew I wanted to stretch myself so I wrote out my own Money Vision:

**“ I will make \$5,000 from a speech in 9 months.”**

This was a clear financial goal that I was striving for, along with the exact date and time it would happen 9 months from then.

I then signed this piece of paper and framed it and put it on the wall.

I looked at it every day and held the intention of what I wanted. It was always there staring me back in the face.

Anytime I got distracted I saw it and reconnected to my Money Vision.

Now, this goal didn't happen on its own. I then got to overcome all the excuses I was making about why I didn't have money and went out to take action on a daily basis. Wouldn't you know it, just before that 9 month mark, I made my first \$5,000, when before, I never made any money speaking and could hardly stand in front of a group without trembling!

I know this is possible for you as well.

It doesn't matter if you're making \$0 right now, or if you're already generating a 7-figure income.

You must get absolutely clear on how much you want to make and by when; it's not just going to show up in your lap without a clear vision.

If you are struggling getting to the next level financially, this particular exercise gives you the focus to wake up every morning and ask yourself:

**“ What are the 3 actions I will take today that will get me closer to achieving this Money Vision in half the time?”**

### **You should be asking yourself:**

1. What do I need to learn?
2. Who do I need to connect with?
3. What skill do I need to master?
4. What actions do I need to take?
5. What fear do I need to overcome?

After you answer these, follow it with MASSIVE ACTION on a daily basis. Then you will set yourself up to get it.

Your Millionaire Morning Routine should include a moment of looking at your Money Vision on your wall and answering the questions listed above.

Below, you're going to write out your own Money Vision that I want you to look at as part of your Millionaire Morning Routine. If you write it down and forget about it, you will never stay accountable with yourself and your goals.

I want you to write down the exact dollar amount of money you would like to make by a certain date.

The date you write down should be specific.

If you follow it CONSISTENTLY, day after day, morning after morning, it will set you up for greater success of achieving that vision!

You got this, now wake your ass up and make it happen!

**Write your 90 day Money Vision below and circle it**



## CHAPTER 3

# The Power of Your Dreams

Your morning habits and your daily habits are so important to all of your success in life (not just money success).

This is a short booklet to get you the best tips quickly, but in my online business coaching program, **Inner Circle**, I teach a live class each month to help show people like you how to start and grow their business online.

Inner Circle includes video trainings on top of innovative strategies that I use to grow my business, and when you join, you also get access to monthly coaching calls with me, LIVE. I want you to understand what's working right NOW in my business, and what I'm constantly doing to improve to get more leads and sales.

In it you'll learn how I apply online marketing, sales, audience growth, branding, and more... but first, I want to get you the things you can do with your morning mindset to make sure you are set up for success!

However, in order to have the most powerful morning, we must start with the night before. Because how you sleep matters for the next day in reaching your Money Vision.

If you have no energy, are drained, and are feeling stressed constantly, then you're fighting an uphill battle to make more money.

So here's how I approach my evenings and how I recommend you do as well.

My challenge to you is to follow EACH of these 4 steps consistently for the next 28 days to see how they help improve your life.

## **1. Focus on the feeling of what you want with the end in mind. It is crucial to FEEL the things you want the most as if they are happening in this moment.**

For years I'd dream about being a New York Times bestselling author. Eight years before it came true, I had the dream in my mind. And every night I would focus on what it would look like walking into Barnes and Noble and seeing my book on the front shelf, picking it up and seeing "New York Times Bestseller" on the top of the book next to my name.

Sure enough, you work towards something long enough and generate the skills needed, you set yourself up to achieve those goals.

That was a half a million dollar deal right there and it wouldn't have happened without having a Money Vision and goal that I pursued day after day for 8 years. I would focus on it before I went to bed so it would sink into my dreams.

## **2. Look at your Money Vision, then write down one action you will take tomorrow to get closer to achieving it.**

Most of the time we lose focus on our big future-goals. This is especially true when we are so caught

up with the stresses of life, that we go to bed exhausted without thinking about what we want to create for the next day (and for our life).

That's why it's important to focus on one action in the morning that will bring you closer to your money vision instead of going on auto-pilot and doing things that don't support the money vision.

Create a nightly habit of reflecting on your Money Vision, and deciding what action you are going to take tomorrow to get a step closer to achieving your goal.

### **3. Express three things you are grateful for from the day.**

I love to end my nights with gratitude! This allows my mind to have a recap on the day by either sharing with my partner in person or on the phone or by writing it in my journal. When we express gratitude we let go of stress and allow for more good to come into our lives!

### **4. Put your phone in another room and turn the lights off.**

We must give our body and mind time to relax and dream. If we don't allow for space then we will always be full of clutter. Shut off the electronics, turn off the TV, and relax your mind to rest and recover so you can have full energy early the next day to set yourself up for The Millionaire Morning.

# **CHAPTER 4**

## **Money Doesn't Sleep But You Must!**

### **Weak body = weak mind = empty account**

The body and brain cannot function at high levels with high energy on no sleep. So it's important to get your rest.

Taking care of your physical body is just as important for your mental health when it comes to achieving your Money Vision.

Remember your college days when you pulled all nighters during finals? That may have worked for a few moments to cram in the info, but how did you feel for the next week? Sleeping in, feeling exhausted and unproductive because you didn't take care of your body and sleep.

I spent many years staying up till 3am or pulling all nighters and then sleeping in and doing it all over again.

In my 20's I could pull it off, and I was able to get financial results, but I was getting overweight, exhausted and realized this wasn't sustainable.

There is endless research out there that dives deep into the power of sleep to activate the mind and body.

You must not only recover, but you must prepare yourself for an amazing day. You can't run at a high level if you aren't sleeping.

We are all different, so make sure you are getting enough sleep

that works for you, but you must make sure you don't oversleep as well so you have the time to take action and get financial results during the day.

Sleep helps you have more energy. Energy makes you productive and passionate. That helps you make more money! So what are some good sleep habits you can start developing right now?

**Set a bedtime "alarm"** - Don't get so caught up working late at night, surfing the internet, or watching TV that by the time you decide to go to bed, you're overly exhausted. Make a conscious decision what time you want to start getting ready for bed each evening, and set an alarm to start your nightly routine so you have enough time to wind down from your day.

**Go to your bed** - Don't make a habit of falling asleep on your couch or in a chair or at your desk. Make sure you're setting up a good habit of actually sleeping in your bed.

**Follow your evening routine** - Follow the evening routine we outlined in the last chapter focusing on gratitude, your daily goals, and putting your screen away. This will keep you focused and grounded in your vision and will make you less distracted at bedtime.

**Write down your thoughts** - You can't fall asleep if thoughts are swirling in your head. I recommend that you keep a notebook and pen next to your bed in case you think of something you don't want to forget either right before bed or during the middle of the night. This will help you sleep with ease, since your mind won't have to work hard trying to remember things.

You can't make money if you are tired everyday, so incorporate these best practices into your nightly routine for the next 28 days. Make sure you get to sleep so you can wake up early with the other millionaires.

## **CHAPTER 5**

# **The Millionaire Wake up Time**

I hated waking up early my entire life. In high school we'd get up early for morning lifts at 6am, or shoot arounds in the basketball gym and hill sprints.

In college it was same thing but except more intense and with 5am workout times.

I hated it.

But I always felt more prepared and ready for the day! I needed to train my body and mind to take on any adversity during sports competition, and these early morning wake ups and workouts gave me an advantage over most other athletes in the world.

Today, I still love my sleep, and it's hard for me to wake up early, but no one ever said greatness came easy, and making money takes discipline also.

Most of the wealthiest people in the world wake up a few hours before everyone else does or before their "work" begins.

If you wake up late, then you don't take care of yourself in the morning. You are scrambling, stressed, and reactive throughout the rest of the day trying to play catch up.

And when you wake up late, then you stay up late to try to relax from feeling stressed and repeat the process all over again.

Here's what you can start doing right now to put this into practice.

The key to a successful Millionaire Morning is getting up at least 2 hours before any of your "work" or responsibilities begin. The first 2-3 hours of every day should be for you and to set the rest of your day up for incredible results.

If you're not a morning person right now, start setting your alarm earlier by 15 minute increments each day. This will take the pressure off of waking up so early that you hit burnout after a short period of time -- your routines need to be sustainable!

Keep waking up earlier and earlier in these 15 minute increments, until you're waking up with 2 hours of "you" time so you can set yourself up to win for the rest of your day.

Here's what's available to you when you wake up early (we'll be talking more about this in the next chapter as well):

- Time to eat a healthy breakfast
- Time to journal and set a clear intention for your day
- Time to reflect on how your week has been going and the work you have ahead of you
- Time to work out, meditate, or stretch
- Time to get ready, shower, get dressed without rushing

I personally wake up at 6:15am, since most of my responsibilities don't typically start until 9am. For me getting up at 6:15am is tough, but when I do it and start my Millionaire Habits afterward, then I feel incredible and tend to create more financial results that day over days when I sleep in and have a sloppy start.

Waking up 2-3 hours before your day starts is key. It allows you to do what is needed to apply these habits.

# CHAPTER 6

## The Habits of Millionaires

Before I dive into what I do every morning to set my days up for financial success, we must understand the daily habits of millionaires.

The habits you have on a daily basis are the reasons you are either rich or lacking money. Tom Corley, author of *Rich Habits: The Daily Success Habits of Wealthy Individuals* says, "It's often two or three habits that separate the wealthy from those who are financially challenged."

He said, "There is a cause and effect associated with habits. Habits are the cause of wealth, poverty, happiness, sadness, stress, good relationships, bad relationships, good health, or bad health."

The good news is that all habits can be changed. Here are some "rich habits" of self-made millionaires that you can start developing today:

1. They read consistently
2. They workout
3. They spend time with other successful people
4. They have goals and pursue them
5. They get up early
6. They have multiple sources of income
7. They find and check in with mentors
8. They are positive
9. They don't follow the herd
10. They are polite and use good etiquette

11. They help others succeed
12. They dedicate 15-30 minutes a day to thinking/  
dreaming
13. They seek feedback
14. They write to do lists and follow processes
15. They avoid time wasters

Based on his research, there may only be a few habits that are holding you back from being poor or being rich.

Which ones of these are you not doing every single day?

On the next page, I wrote these 15 habits out once again, but this time, I want you to put a checkbox next to which habits you're already doing really well.

And then I want you to look at the habits you are NOT doing. Look at the empty boxes and pick 3 habits that you can improve on in your life.

These will be the things you focus on for the first part of your day in order to set a new habit!

Each time I do this exercise, I find new areas and opportunities I can work on.

Your money is waiting for you, but it's not going to fall in your lap.

You must be willing to commit to a higher standard for yourself and change your habits, which will change your actions, and support you in creating more value in the world and in return, more money.

- 1. I read consistently
- 2. I workout
- 3. I spend time with other successful people
- 4. I have goals and pursue them
- 5. I get up early
- 6. I have multiple sources of income
- 7. I find and check in with mentors
- 8. I am positive
- 9. I don't follow the herd
- 10. I am polite and use good etiquette
- 11. I help others succeed
- 12. I dedicate 15-30 minutes a day to thinking/dreaming
- 13. I seek feedback
- 14. I write to do lists and follow processes
- 15. I avoid time wasters

**From the list above, choose the top 3 habits you are going to commit to working on to develop a Millionaire Mindset.**

# CHAPTER 7

## My Habits and Money Routine

From all my experience with sports training, research I did, and mentors I listened to, I found a millionaire morning that works best for me.

### Here's my Millionaire Morning routine:

- 6:15** Wake up, brush teeth, bathroom
- 6:20** Make bed, get dressed for workout
- 6:30** Workout and learn (run, lift, HIIT workout, yoga, etc.)
- 7:30** Stretch, meditate, breathing exercise, journal intention
- 8:00** Shower, dress for day
- 8:20** Read, make calls, focus on top 3 things for day
- 9:00** Work time

I wake up at 6:15am even though I don't want to. I'd much rather sleep till 8am and just lay there. It feels good for my big body to rest, so waking up early isn't this natural thing where I'm alert right when my eyes open.

It's the opposite of what I want, but I train myself to see the power and energy of waking up early and making my bed. It conditions me to have a clean space and accomplish something small that I can be proud of in the first few minutes.

There's a reason the military does this -- it sets you up for a productive day. There's even a book that's a #1 New York Times bestseller called *Make Your Bed*. If you want to learn the research behind it then get that book.

Next, I workout. Why? Because it's where some of my best ideas come from and it gives me energy. People like Mark Zuckerberg and Richard Branson say exercise is a massive key to success. I also try to listen to podcasts when I'm working out alone to educate myself and grow my mindset.

Meditation has been something that's expanded my mind ever since I started when I was 19 years old, training in sports. It allowed me to stay calm, focus on my vision, and decompress my mind from any stresses of life. When I meditate, the rest of my day goes much smoother, and when I don't I sometimes feel overwhelmed.

Then I write down the 3 main things I want to take action on that day to help me reach my Money Vision. If I don't plan to focus on these things, then I will get right into email or hopping on social media and wasting my time. We must commit and focus on making money or it won't happen.

I try to make every day a game and a challenge for myself. Something I can track, have fun with, and give myself something to celebrate when I'm done.

If you can incorporate these things in your morning routine, I believe you're setting yourself up to win in a massive way.

- **workout**
- **journal/gratitude**
- **learn**
- **make your bed**
- **meditate**
- **set your clear intention**
- **mastermind calls**
- **accountability**

I highly recommend this as it makes life that much more fun as well.

**Write down your millionaire morning routine** with time stamps for each part of your morning. Take a photo and tag me on Instagram so I can comment on your morning routine. Use the hashtag #millionairemorning

A large, empty rectangular box with a dashed border, intended for the user to write down their morning routine. The box is centered on the page and occupies most of the lower half of the page.

## CHAPTER 8

# Working Through the Numbers

If you want to make more money, you need to get clear on your money vision and also know your numbers.

For instance, if you want to make 1 million dollars in a year, you need to know what it will take to get there.

And if you want to make \$100,000 in a year you need to know as well.

So let's break it down.

### MILLIONAIRE MATH EXERCISE:

**1. Envision your money goal, be it \$100,000 or \$1 million. Write it down.**

Make this goal big enough that it feels uncomfortable, maybe even laughable given where you are now. Spend some time thinking about the lifestyle you desire and how much money it would take for you to achieve that.

**2. Do the Math.**

Get out your calculator and a piece of paper and pencil. For example, if you want to make \$100,000 in a year, do the math and break down what you will need to make each month, each week, and each day. We'll use \$100,000 in the example below.

### **To calculate each month:**

To calculate each month, divide your yearly goal (\$100,000) by 12, since there are 12 months in the year.

### **Answer:**

You will need to make \$8,333 each month to hit your \$100,000 yearly goal.

### **To calculate each week:**

To calculate each week, divide your yearly goal (\$100,000) by 52, since there are 52 weeks in a year.

### **Answer:**

You will need to make \$1,923 per week to hit your \$100,000 yearly goal.

### **To calculate each day:**

To calculate each day, divide your weekly goal (\$1,923) by 7, since there are 7 days in a week.

### **Answer:**

You will need to make \$275 per day to hit your \$100,000 yearly goal.

### **To calculate each hour:**

To calculate each hour, divide your daily goal (\$275) by 8, since the average working day is 8 hours long.

### **Answer:**

You will need to make \$35/hour to hit your \$100,000 yearly goal.

Get 100% clear and break it down in writing.

### **3. Make a list of all the things you do well or could do to create wealth in these numbers.**

Think in terms of multiple streams of income. What knowledge, special skills, or talents do you have that you could teach? What services can you share that will be of value and you can get paid to do or share? Can you consult on something? Is there a product you could create and sell? What is the monetary value that people have paid you for these things or will pay you? Make a list of all the things you could sell and the income potential.

You must be able to add value to the world and if you can't do that then it will be hard to make more money consistently.

### **4. Create your plan to reach your \$ goal.**

Take your list of valuable services and products you plan to offer and do the math again. If you have an hourly rate, how many hours will you need to work to get to your goal? If you have a product or service to sell, how many of these will you need to sell to get to your goal. Make a plan based on these numbers. If the numbers don't add up to your goal, look at what you can do. Find a mentor to support you in leveling up. Invest in yourself and gain the skills to create the value which will in turn create income.

### **5. DO IT!!!!**

After you have your plan, it is time to execute. You will need to take MASSIVE ACTION EVERY DAY like never before in your life. You need to create MOMENTUM. There will be setbacks but you must keep pushing towards your goal. You will surprise yourself. Be consistent and push yourself to reach your dream number!

## Write Out Numbers

A large, empty rectangular box with a dashed border, intended for writing out numbers.

## **CHAPTER 9**

# **Relationships Are Key**

One of the most important skills millionaires have mastered to grow in business and life is relationships.

The ability to relate to others and build trust is the foundation for success.

### **THE RELATIONSHIP IS EVERYTHING.**

As a kid, I was goofy and awkward and insecure. I didn't know intuitively how to relate to others.

I learned through my experiences on sports teams how to be a team player. I have also spent years studying how to improve my relationships, not only in business but with my family and my friends.

I was terrified of public speaking until I made the decision to join Toastmasters and face my fear every week at the meetings.

I invested in learning the skills I would need to have in order to build relationships as well. I have done a lot by trial and error.

I have invested in personal development and increased my emotional intelligence. I have practiced being a powerful listener, learning about body language and how to position myself in conversations.

These are some of the things I recommend you do to improve your relationship skills with your mentors.

## **FIND A MENTOR.**

Nothing has made a bigger difference in my career and personal life than learning how to develop strong, real relationships with people who were a few (or many) steps ahead of me. You could call these people influencers.

A lot of people reach out to influencers because they want something.

If you want to reach out to an influencer, you need to think about what you can give to them.

I look at the thing that means the most to them, something meaningful to them in their personal life. Find ways to reach out and connect to the heart of what matters most to them.

Eliminate your wants and only focus on giving, giving, giving.

Reach out in terms of supporting them, giving to them, connecting them with the right person. Look at the thing that means the most to them--a charity, a foundation, usually not necessarily what they do but what they care about in their personal life.

## **FOUR PART METHOD FOR BUILDING RELATIONSHIPS AND APPROACHING INFLUENCERS:**

### **1. RESEARCH**

Find out everything you can about this person. Who

they are, what they want in life. Read their books, follow them online, understand as much as you can about them. See what has been happening in their life. Do the research and find out what they really care about. Know something that adds value to them and show that you understand who they are.

## **2. FIND OUT WHAT'S MISSING FOR THEM**

Find out what they are up to in life--maybe they are launching a book and they need a launch team, maybe they have a show coming out or they have a foundation they need support with promotion. Step into their shoes and think about what would support them to achieve their goals. Find out what's missing and approach it by thinking, "If I was this person, what would support me to achieve my goals?" Find out how to deliver that.

## **3. BE THE CONNECTOR**

One of the things I did early on when I was on LinkedIn every day for a year and a half was be the champion of every person's network. I reached out to people and asked them what they were in need of, and then I would link them to the people I knew or found the people that could help. I did it with urgency and attention to detail...I made sure to get the influencers exactly what they needed. Make sure you become the champion of someone's network; you will always be remembered because you are the connector.

## **4. BE PATIENT AND BE WILLING TO RECEIVE**

The goal is to be patient. I don't think about what I can get from this person. I may spend a year reaching out, then finally have the opportunity to connect, and then it may be a few years before I ask them for something

right away. Don't come with an agenda, just give without expectation. Sometimes the influencer will offer just because of what you give!

Be a presence of value over time.

In addition to seeking mentors, you should continue to reach out to people in your network and find ways to support and add value to them.

Below, I want you to make a list of 5 people in your network. These are people whose relationship you value. It doesn't matter if they're older or younger than you, it doesn't matter if they're in the same profession as you, and it doesn't even matter if you haven't met them in person yet!

The best way to support these people is to ask them how you can support them.

Support looks different to everyone.

Maybe you can show support by showing up to their events, or promoting their next project. So first, ask them, and then follow through and always think of how you can add value to the other person.

If you're flaky, people will not invest in long term relationships with you.

The more you are yourself, and the more reliable you are, the more authentic these relationships will be. People want to be friends with real people.

You should also let them know how they can support you as well. Invite them to things that you know they would enjoy and you have a connection to. Pass along recommendations that you think they might find interesting.

Send them a text or note of acknowledgment on random occasions without an ask attached.

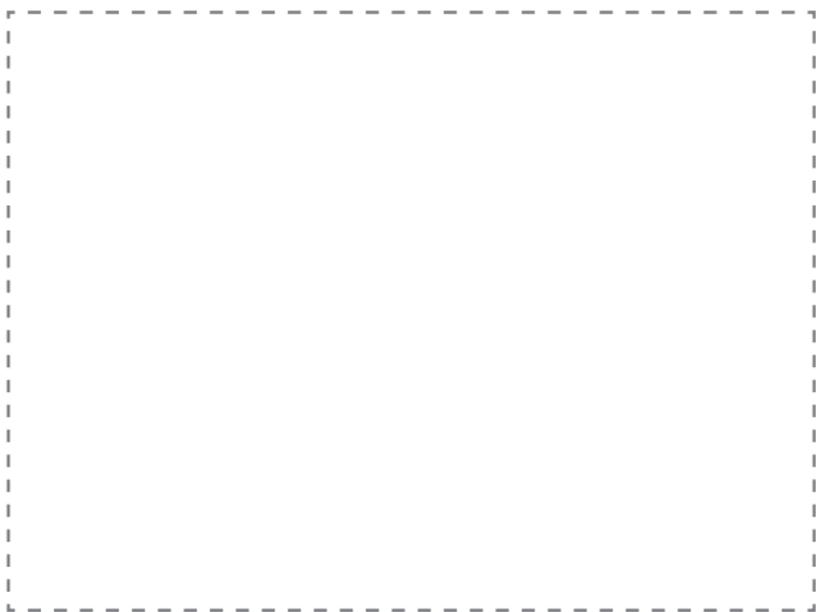
Remember, this all takes time. Quality relationships don't happen overnight.

Showing up consistently for people over the long haul speaks way more than any words you can say.

If you want to stand out in your relationships, show up, be your word, be a good person, and always think of how you can add value.

The good news is that anyone is capable of doing this if they just practice the right habits and come at it with the right intention.

Now below, write down the 1 mentor you're committed to reaching out to, and the 5 people in your network you are committed to connecting with and supporting.



# CHAPTER 10

## Consistent Massive Action

### **YOU HAVE TO DO THE WORK.**

Even if you are busting your ass at a 9 to 5 job, and you have a family and a second job, or a business, you can take the few moments that you do have, even once a week, to aim toward your goals.

If you are spending any time watching television or scrolling social media mindlessly, those are windows when you can be working towards your goals.

Get yourself 100% focused on your Money Vision and use the time you have to take consistent action towards those goals.

One of the biggest hold-ups I see in my students and coaching clients is that they don't have clarity on what they really want. And, if they do, they haven't outlined how they are going to get there.

One of the biggest setbacks to dreams becoming realities is that the "getting started" part is overwhelming.

That's understandable, but it's not going to get you where you want to go.

You've got to understand how to start before you can understand how to achieve.

When I started working on my dreams, I had no clue how to

get to my end goal.

But I took action anyway.

**My process can be summed up in two steps.**

**First**, research *how* to achieve your dream. Learn from the best. Then take the leap.

**Second**, be committed to doing whatever it takes. Play to your strengths.

Set your sights on the goals that will get you to your final dream.

Stay true to your intentions.

Hold yourself accountable by telling others.

This book provides amazing exercises for you if you're willing to step into action, but you need to be willing to put in the work.

You need to be committed to your own success.

You need to be willing to do the tough things - like waking up early and putting your phone down before bed.

These are the things that are going to make a difference in your life and help you build your empire.

Be dedicated and committed to taking action. If you do, you'll experience an amazing journey.

If you want to get rich, learn to hack systems in the market. If you want your money and work to mean something, learn to add value, and convert that value into wealth.

## CONCLUSION

The intention of this booklet is to add value to your life to help you get started on creating your Money Vision and your millionaire morning routines.

But one of the most challenging things you'll face is staying committed to your habits, goals, routines, and intentions.

That's why I created a free group on Facebook for you and other Millionaire Morning members.

Search "**Millionaire Morning with Lewis Howes**" on Facebook and request to join the group.

Make sure you join our Facebook group, as we'll be holding people accountable and committed consistently every month.

Remember, sharing is caring, so if you know someone who would LOVE this free booklet, a friend who is working towards building their millionaire life, send them to:

**TheMillionaireMorning.com**

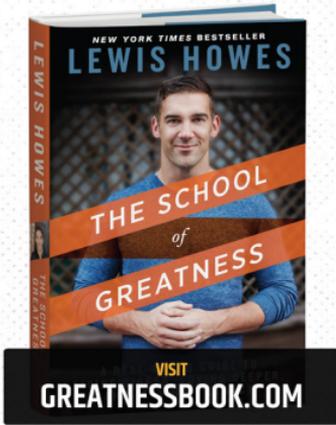
Be sure to tag me on Facebook and Instagram: @lewishowes.

If you found value from this book, I would love to hear your story of how this has impacted your life. I love getting emails and DM's and messages about how this has helped you on your path to greatness!

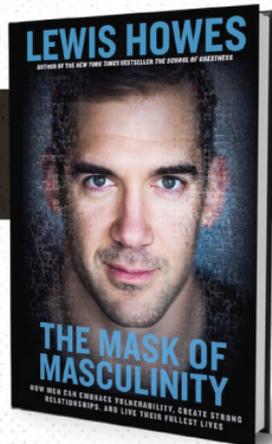
Please also share this out to everyone you think can benefit from it and let your friends know where you got this booklet from. If you want to learn more about my other programs and courses, we have more information in the back of this booklet so you can join our community in a bigger way!

# CONTINUED LEARNING

PICK UP YOUR COPY OF LEWIS HOWES' NEW YORK  
TIMES BESTSELLER, **THE SCHOOL OF GREATNESS**



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NEWEST BOOK, **THE MASK OF MASCULINITY**



# JOIN MY MONTHLY COACHING PROGRAM

*Inner Circle*

Every single month I host a LIVE training to teach you how to grow your business online and learn the top online marketing strategies for how you can automate and grow your business.

## HERE'S HOW IT WORKS:

Each month for the Inner Circle, I'll host a private, members only **LIVE** 2 hour long coaching webinar.

In the first hour of the webinar coaching call, I'll go in depth and cover the latest topics in online business.

Then I'll do a second hour of rapid fire Q&A for anyone in the program, where I'll get to answer your questions on live.

You have the option to attend these calls live, and I'll also send you a replay of the recordings of each call with resources and action guides to help you grow your business online.

## Here are just a few of the call topics:

- > Instagram Growth & Monetization
- > Building a Mainstream Brand (Design/Positioning/Influence)

- Facebook Growth & Monetization
- Email Marketing (Lead Generation/Email Conversion)
- Course Creation (How to Create Powerful Courses)
- Podcasting (How to Launch, Grow, and Monetize a Podcast)
- High End Coaching (How to Create and Sell Coaching Programs)
- Course Sales (Marketing 6 Figure Launches)
- Online Video Mastery (Video Creation and Conversion)
- Copywriting (The Art of Selling Through Writing)

VISIT [LEWISHOWES.COM/IC](https://lewishowes.com/ic) FOR MORE INFORMATION ON HOW YOU CAN JOIN FOR JUST \$49/MONTH.

When you join right now, you'll get instant access to my Ultimate Instagram Marketing Training - a 3 part training on:



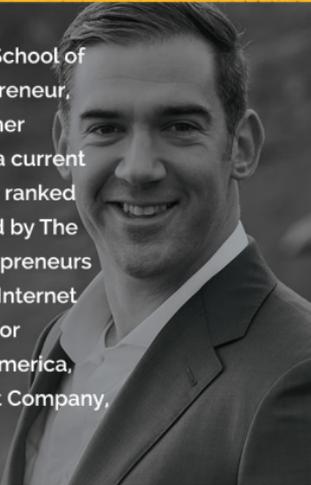
- How to optimize your Instagram profile optimization
- How to massively grow your audience
- How to monetize your following

You'll also get access to a private members only Facebook mastermind group.

WANT MORE DETAILS? SIGN UP FOR A FREE TRAINING AT  
[LEWISHOWES.COM/INSTAGRAM](https://lewishowes.com/instagram)

# ABOUT THE AUTHOR

**LEWIS HOWES** is a New York Times Bestselling author of *The School of Greatness* and *The Mask of Masculinity*. He is a lifestyle entrepreneur, high performance business coach and keynote speaker. A former professional football player and two-sport All-American, he is a current USA Men's National Handball Team athlete. He hosts a top 100 ranked Apple Podcast, *The School of Greatness*. Lewis was recognized by The White House and President Obama as one of the top 100 entrepreneurs in the country under 30. *Details Magazine* called him one of "5 Internet Guru's that can Make You Rich." Lewis is a contributing writer for *Entrepreneur* and has been featured on *Ellen*, *Good Morning America*, *The Today Show*, *The New York Times*, *People*, *Forbes*, *Inc.*, *Fast Company*, *Cosmopolitan*, *Fox and Friends*, and other major media outlets.



To learn more about Lewis' other courses on how to make more money online with integrity, how to join his high end mastermind, and where to find him at his latest events, visit [LewisHowes.com](http://LewisHowes.com)



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AVAILABLE ON:



*I created this for people who want to learn how to make more money, but feel trapped and frustrated on the right steps. The Millionaire Morning is a simple guide to understanding the **top** rituals, routines, and habits that I've learned from interviewing some of the most successful millionaires, and applied to my own morning routine.*

*A lot of people talk about the power of forming good habits and morning routines... **but few talk about how to set up your morning to create financial freedom!***



**LEWIS HOWES**

NEW YORK TIMES BESTSELLING AUTHOR

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- 10 steps to develop a millionaire mindset
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- Money math and how to create a plan to achieve your financial goals
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